

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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FRANCIS SANTIAGO,

Plaintiff,

v.

GMAC MORTGAGE GROUP, INC.,  
GMAC RESIDENTIAL HOLDING  
CORP., and GMAC MORTGAGE  
CORPORATION,

Defendants.

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Civil Action No. 02-4048

I, Francis Santiago, declare as follows:

1. I serve as the class representative in the above-captioned action. I make this Declaration in support of my request, made through my counsel, for an incentive award of \$500.00. I have personal knowledge of the matters set forth herein based upon my active participation in this case.

2. I have acted in connection with the prosecution of this action since approximately April 2002. Around that time, I conferred with Packard, Packard & Johnson, one of my counsel, regarding possible overcharges in connection with my real estate closing.

3. As a Class Representative, I understand that I owe the Class Members certain fiduciary duties to ensure that their rights are fully protected with respect to this litigation. Throughout the prosecution of this lawsuit, I understood that my duties required me to, among other things, review pleadings, provide relevant information to my counsel, monitor the litigation, consult with Plaintiffs' counsel, and approve any settlement. I spent at least 15-20

hours performing these activities. I took my responsibilities as a Class Representative seriously and fulfilled them to the best of my abilities.

4. I believe that the settlement reached in this action is a good one, and I support it. I am satisfied that, as a Class Representative, I obtained the best possible result for the benefit of the Class in light of the facts of the case and the significant litigation risks we faced, and so I urge the Court to approve this settlement.

5. Based upon the foregoing, I believe that my request for an incentive award in the amount of \$500 for time spent in acting as a Class Representative is fair and reasonable.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: *1 August 2007*

*Francis Santiago*  
Francis Santiago